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*DB=EPAB; PLUR=YES; OP=OR*

L14 CN-1357850-A.did. 0 L14

L13 CA-2359651-C.did. 0 L13

L12 EP-1223524-A2.did. 1 L12

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*DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR*

L10 L9 and (fraud with protection or fraud near protection or fraud adj protection) 17 L10

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File: DWPI

Jun 22, 2006

DERWENT-ACC-NO: 2002-490934

DERWENT-WEEK: 200642

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TITLE: Managing of financial transactions involves performing authentication for predicted transaction, performing authorization for particular transaction with actual transaction amount and time, and performing account process

INVENTOR: MIZRAH, L L

PATENT-ASSIGNEE: AUTHENTURE INC (AUTHN), AUTHERNATIVE INC (AUTHN)

PRIORITY-DATA: 2000US-0706370 (November 3, 2000), 2006US-0353560 (February 14, 2006)

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## PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
<input type="checkbox"/> <a href="#">US 20060136317 A1</a>	June 22, 2006		000	G06Q040/00
<input type="checkbox"/> <a href="#">AU 200183647 A</a>	May 9, 2002		055	G06F017/60
<input type="checkbox"/> <a href="#">CA 2359651 A1</a>	May 3, 2002	E	000	H04L009/32
<input type="checkbox"/> <a href="#">EP 1223524 A2</a>	July 17, 2002	E	000	G06F017/60
<input type="checkbox"/> <a href="#">JP 2002245243 A</a>	August 30, 2002		073	G06F017/60
<input type="checkbox"/> <a href="#">CN 1357850 A</a>	July 10, 2002		000	G06F017/60
<input type="checkbox"/> <a href="#">NZ 515201 A</a>	April 29, 2003		000	G07C001/10
<input type="checkbox"/> <a href="#">AU 765797 B</a>	October 2, 2003		000	
<input type="checkbox"/> <a href="#">JP 2006073022 A</a>	March 16, 2006		024	G06F021/00
<input type="checkbox"/> <a href="#">CA 2359651 C</a>	April 11, 2006	E	000	H04L009/32

DESIGNATED-STATES: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL  
PT RO SE SI TR

## APPLICATION-DATA:

PUB-NO	APPL-DATE	APPL-NO	DESCRIPTOR
US20060136317A1	November 3, 2000	2000US-0706370	Cont of
US20060136317A1	February 14, 2006	2006US-0353560	
AU 200183647A	October 26, 2001	2001AU-0083647	
CA 2359651A1	October 23, 2001	2001CA-2359651	

EP 1223524A2	October 30, 2001	2001EP-0309186	
JP2002245243A	November 2, 2001	2001JP-0374962	
CN 1357850A	November 3, 2001	2001CN-0143367	
NZ 515201A	November 1, 2001	2001NZ-0515201	
AU 765797B	October 26, 2001	2001AU-0083647	
AU 765797B		AU 200183647	Previous Publ.
JP2006073022A	November 2, 2001	2001JP-0374962	Div ex
JP2006073022A	September 14, 2005	2005JP-0266859	
CA 2359651C	October 23, 2001	2001CA-2359651	

INT-CL (IPC): G06F 12/14; G06F 17/60; G06F 21/00; G06F 21/20; G06Q 20/00; G06Q 40/00; G07C 1/10; G07D 9/00; G07F 19/00; H04L 9/00; H04L 9/32; H04L 12/16

ABSTRACTED-PUB-NO: AU 200183647A  
BASIC-ABSTRACT:

NOVELTY - Financial transactions are managed by performing an authentication process for a predicted transaction by an account holder, performing an authorization process for a particular transaction having actual transaction amount and time upon presentation of the transaction signature, and performing an account process for the particular transaction.

DETAILED DESCRIPTION - Managing of financial transactions involves performing an authentication process for a predicted transaction by a particular account holder; performing an authorization process for a particular transaction having actual transaction amount and time upon presentation of the transaction signature including verifying that the presented transaction signature matches the transaction signature for the predicted transaction and the actual transaction amount matches the predicted transaction amount and the actual transaction time matches the predicted transaction time; and performing an account process for the particular transaction as a result of a successful authorization process including reconciling the predicted transaction amount and the actual transaction amount for the particular account holder. INDEPENDENT CLAIMS are included for the following:

- (1) A financial transaction server comprising a communication interface, a data processing system including resources for managing the financial transactions as above;
- (2) An article of manufacture comprising a machinable readable storage medium, and a computer program stored on the medium with resources for managing financial transactions as above; and
- (3) A method for automated authentication, authorization and accounting for financial transactions comprising establishing an authenticated record for a predicted transaction by an account holder, establishing an authorization record for a particular transaction, matching the authorization and authentication records, and reconciling the predicted and actual transaction amounts for the account holder.

USE - For managing financial transactions useful to the current and upcoming software, hardware and electronic commerce technologies.

ADVANTAGE - The invention enables legal financial account holders to perform buy/sell or withdraw/deposit financial transactions without disclosing private personal information to the transaction counterparts while preserving highly

elevated and enhanced security and fraud protection as compared with conventional methods. It allows a financial account holder to cut off bank tellers from their private personal files during withdraw/deposit transactions and to cut off merchants/sellers/vendors from consumers private personal information during financial transactions. It creates the authentication stage architecture of financial transactions, thus making the authentication stage of financial transactions a transaction specific one, e.g. it can be used just only for one particular financial transaction. It enables merchants/sellers/vendors to request financial institution back offices to authorize and to account financial transaction just for one particular financial transaction requested by financial account holder. It allows consumers having membership with any financial institution to perform financial transactions in a highly secure and private manner. Financial account holder private personal information need not to be disclosed to a party at the point of sale or a bank teller. Consumers can perform financial transactions with financial institution without privacy and security concerns.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of the embedded privacy and security layer (EPSL) architecture.

ABSTRACTED-PUB-NO: AU 200183647A

EQUIVALENT-ABSTRACTS:

CHOSEN-DRAWING: Dwg.3/9

DERWENT-CLASS: T01 T05 W01

EPI-CODES: T01-N01A1; T01-N02B1B; T01-S03; T05-L02; W01-A05B;

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